

EXHIBIT J



O C W E N

P.O. Box 6723
Springfield, OH 45501
866-825-9265
Fax: 888-882-1816

12/05/2012

ROBERT GACUTA
3920 DUNDEE RD
NORTHBROOK, IL 60062

Subject:
Loan Number: 7130563187
Hazard Insurance: Expiration Date 08/08/2013
Property Address:
850 KEYSTONE CIRCLE
NORTHBROOK, IL 60062

Dear Customer:

Enclosed is an insurance policy we have obtained in accordance with your mortgage documents and/or Deed of Trust. Since proof of acceptable insurance coverage has not been provided, Ocwen has obtained the enclosed policy. The annual premium is shown on the policy. This premium will be charged to your escrow account. If you do not have an escrow account, one may be established, or you will be billed directly. Your monthly mortgage payment may be increased to include the cost of this policy.

Please read the important information and instructions contained in this letter.

In the mortgage documents you signed, you agreed to keep insurance on your property at all times. Failure to do so is a breach of those requirements. We have issued this policy for you because we did not receive timely proof that you have obtained insurance.

This policy may be canceled at any time by giving us proof of other acceptable insurance. You have the right to purchase coverage from the insurance company of your choice.

To ensure your own continuous coverage, here's what you need to do:

If you do not have a current policy covering your property, please contact your agent or carrier and purchase coverage. If you have already purchased coverage, please contact your agent or carrier and have them fax a copy of the declaration page to 1-888-882-1816, e-mail it to us at updateinsuranceinfo@ocwen.com, or it can be mailed to us at the address shown below. Please make sure your policy references your Ocwen loan number, and ensure that the Mortgagee Clause on your policy reads:

**OCWEN LOAN SERVICING, LLC
ITS SUCCESSORS AND/OR ASSIGNS
Attention: 7130563187
PO BOX 6723
SPRINGFIELD, OH 45501-6723**

You may also visit www.mycoverageinfo.com using a PIN number of OCW723 and provide us with your insurance information. You may also have your agent contact us at 1-866-825-9265 to provide us with updated insurance coverage information.

Any policy we purchase on your behalf may be canceled at any time by giving us acceptable proof of other insurance. Upon prompt receipt of your policy, this coverage will be canceled. You will only be charged for the days that this policy was needed. There is no charge to you if there has been no lapse in coverage. Any unused premium will be refunded to your escrow account.

SFD

OWNER OCCUPIED

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AGENCY			
Major	Sub	Minor	State
5948	0012	0000	IL

AMERICAN SECURITY INSURANCE COMPANY

PO BOX 50355, ATLANTA, GA 30302

(770) 763-1000

RESIDENTIAL PROPERTY POLICY

DECLARATIONS

POLICY NUMBER:

ALR07235399011

NAMED INSURED (Mortgagor)-Name and Address (Street No., City, State, Zip)

ROBERT GACUTA
3920 DUNDEE RD
NORTHBROOK, IL 60062

MORTGAGEE-Name and Address

OCWEN LOAN SERVICING, LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 6723
SPRINGFIELD, OH 45501-6723

LOAN NUMBER: 7130563187

Coverage is provided where a premium or limit of liability is shown for the coverage, subject to all conditions of this policy.

POLICY PERIOD ONE YEAR	COVERAGES	LIMITS OF LIABILITY	PREMIUM
EFFECTIVE DATE: 08/08/2012 EXPIRATION DATE: 08/08/2013	DWELLING	\$303,615	\$3,294.00
EFFECTIVE TIME: NOON <input type="checkbox"/> 12:01 A.M. <input checked="" type="checkbox"/>			
DESCRIBED LOCATION (If different from mailing address above) 850 KEYSTONE CIRCLE NORTHBROOK, IL 60062			
SECURITY INTEREST:			
	ANNUAL PREMIUM AMOUNT		\$3,294.00
	ANNUAL TOTAL CHARGED		\$3,294.00
Forms and endorsements which are made a part of this policy at time of issue MSP-RES-INV-J (12-09),MSP-RES-INV-2 (02-10),IL-NOT-1(6-97),MSP-RES-INV-ILL (02-10) MSP-RES-MSUB (03-08),N8152(6-05),NOT-IL-1010,NOT-IL-R-C-F,CP13000A-R (3-10)			

Perils Insured Against and Coverage Provided: Coverage applies to insured property against risk of direct physical loss in accordance with the provisions of the attached Residential Property Coverage form, and which is not excluded.

Deductibles:

With respect to all perils except Theft or Vandalism and Malicious Mischief, the sum of \$1,000 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring. With respect to Theft or Vandalism and Malicious Mischief \$1,000 per loss deductible applies. With respect to vacant property a \$1,000 per loss deductible applies for Theft or Vandalism and Malicious Mischief.

CLAIMS INFORMATION ONLY

1-800-326-7781

ALL OTHER INQUIRIES

1-866-825-9265

Agency at

MSP-RES-INV-1-A (03/02)

Countersignature Date

12/05/2012

Authorized Representative

GE3221